



New Jersey Numismatic Journal

The Journal of the Garden State Numismatic Association
Spring 2004 Volume 29, Number 1
Gregory S. Heim, Editor

President's Message

Spring is fast approaching and the hobby is HOT. Mark your calendars now for the 2004 Seminars and Convention scheduled for the week of May 10 - 15. We will be offering a Coin Grading Seminar led by Bill Fivaz preceding the Convention. He is the tops in his field so make an investment in yourself and sign up now. Details may be found elsewhere in this Journal or on our web site: www.GSNA.org.

We have also designed top quality green GSNA embroidered logo shirts for members. You will begin to see these worn by your club reps around the state so you will know what you are getting in advance.

We will again have our YN Program on Saturday run by Larry Gentile. Donations of books, catalogs and coins are appreciated.

Club Meetings will be held on Saturday and an auction on Friday evening run by New World Rarities; so save up and plan to attend.

We are also calling for exhibitors. Prizes will be awarded and we encourage your participation.

In every field of human endeavor knowledge is power. John Burns, our resident bookseller, will again be in attendance so plan to buy some brain food for summer reading.

As a reminder, we have established a Remembrance Page on our web site for members who have passed on to that great coin show in the sky. Reach out to families of members who have passed and encourage them to send in a photo as they would like our deceased brother/sister to be remembered and we will post on the web and return.

Volunteers are always needed, so if you can spare some time to help out at the front desk it will be appreciated.

Our last Pre Convention planning meeting is scheduled for April 14th and our Post Convention Beer Bash & Barbecue for June 9th. Both will be at my place in central Jersey. Let me know if you plan to attend either and we'll throw another shrimp on the Barbi.

That is enough for now. See you in Somerset.
GSNA and You: Perfect Together.

Spencer Peck
President

PLEASE NOTE: The Early Copper Seminar being held in conjunction with the ANA and GSNA has been postponed. There is an order form for both seminars located within this issue.

CLUBS AROUND THE STATE

MONDAY EVENINGS

Forks of the Delaware Club

Meeting Time: First Monday of the month (except on holidays and Labor Day, then the second Monday of the month) at 7PM

Meeting Location: Grace Lutheran Church on Rosebury Street and Route 22 in Phillipsburg, NJ

President:

Sussex County Coin Club

Meeting Time: Second Monday of the month (except August and December) at 7PM

Meeting Location: VFW Hall, 66 Main Street, Sparta, NJ

President: Tom Stepnaski, Jr.

The 2004 dates for the Sussex County Coin Club shows are April 25, 2004 and September 26, 2004. There are fifteen dealer tables, and free door prizes will be awarded.

New Jersey Numismatic Society

Meeting Time: Third Monday of the month (except July and August) at 7:30PM

Meeting Location: Helen Chase Room at the Madison Public Library

President: Carl Feldman

Trenton Numismatic Club

Meeting Time: Fourth Monday of the month

Meeting Location: AAA Mid-Atlantic Building, 3 AAA Drive Exit 5B off I-195, Hamilton, NJ 08691

President: Harry Garrison

TUESDAY EVENING CLUBS

Ocean County Coin Club

Meeting Time: First and third Tuesdays of each month

Meeting Location: Brick Township Municipal Complex, Brick, NJ

President: Jim Majoros

Watchung Hills Coin Club

Meeting Time: Second Tuesday of each month (except August) at 7:30PM

Meeting Location: O'Connors Beef and Ale, 708 Mountain Boulevard, Watchung, NJ

President: Dave Bailey

Northern Valley Coin Club

Meeting Time: Fourth Tuesday of each month at 7:30PM

Meeting Location: Demarest Methodist Church, 109 Hardenburgh Road, Demarest, NJ

President: John Lorenzo

WEDNESDAY EVENING CLUBS

Roxbury Coin Club

Meeting Time: First Wednesday of each month at 7:00PM

Meeting Location: Roxbury Township Library, 103 Main Street, Succasunna, NJ

President: Joe Burne

Westchester County Coin Club

Meeting Time: Third Wednesday of each month at 8PM

Meeting Location: Community Meeting Room of St. Pius X School on Ramsey Road in Scarsdale, NY

President: Jonathan Lerner

Hackettstown Coin Club

Meeting Time: Fourth Wednesday of each month at 7:30PM

Meeting Location: Hackettstown Community Center on Route 46

President: Frank Dolan

The Hackettstown Coin Club will host its fall show on October 31, 2004, at the American Legion Hall on Willow Grove Street in Hackettstown. Hours are 9 am to 3 pm. Admission is free, with 35 dealer tables, hourly free door prizes, food served and free coins for YN's.

THURSDAY EVENING CLUBS

Clifton Coin Club

Meeting Time: First and third Thursday of each month at 7:30PM.

Meeting Location: Clifton Recreation Department, 1232 Main Street, Clifton, NJ

President: Frank Ortega

Contact Person: Betty Kapchus at cavellplace@aol.com

The Currency Club of Chester County

Meeting Time: Third Thursday of each month at 7PM

Meeting Location: Borough Hall, corner of Adams and Gay Streets, West Chester, PA

Contact Person: Nelson Page Aspen

FRIDAY EVENING CLUB

Summit/Chatham Coin Club

Meeting Time: Second Friday of each month

Meeting Location: Chatham Borough Fire House, 54 Fairmont Ave, Chatham Borough

President: Warren Rymer

SATURDAY AFTERNOON CLUB

Classical Numismatic Society

Meeting Time: Second Saturday of each month

Meeting Location: William Rohrer Memorial Library Meeting Room, MacArthur Drive and Cuthbert Boulevard in Haddon Township, NJ

President: Herb Matthews, Jr.

Meetings include a presentation on Greek or Roman coinage.

THE GSNA CONVENTION HAS SOMETHING FOR EVERYONE

The GSNA Executive Board and volunteers work year round to bring a diverse and exciting coin show to New Jersey collectors. This annual convention has much more to offer than your one-day coin show. Here are a few of the highlights.

For you part-time and vest-pocket dealers, we offer early admission during set up on Thursday, May 13 from 9 AM to 1 PM. Here is an opportunity to get in early and do some business with the dealers as they set up for the convention. For a fee of only \$25 you can gain early admission during all three days of the convention. During regular hours admission is free to all GSNA members.

The bourse itself will feature some local dealers as well as a good representation of dealers from outside the area. We often have dealers from Maryland, Virginia, Connecticut, Massachusetts, Colorado, Florida, Michigan, and surrounding states. Unless you are willing to travel to a major show, this is the one time a year you can view the offerings of this diverse group of dealers.

Don't forget the Token and Medal section of the bourse. These dealers always have some of the most interesting offerings of the show. They have casino chips, Civil War tokens, presidential medals, hard times tokens, love tokens, and more. Even if your collecting interests aren't in tokens and medals, it will be very enlightening to browse these displays and talk to the dealers.

What about books? John Burns will again be driving his van full of books from western Pennsylvania to offer a tremendous selection of numismatic literature, new and old. Here's an opportunity to add that special book to your library. There are many quality numismatic publications available right now for beginners to advanced collectors. Need some exercise? Volunteer to help John unload and load his truck!

The GSNA always encourages collectors to place exhibits at the convention to share their passion for their collecting specialty and to educate others. Dennis Berube will be chairman of the exhibits this year. If you have an interest in exhibiting your coins or currency, please contact Dennis.

New World Rarities will be holding an auction of numismatic material on Friday evening. They will be publishing an auction catalog and will have the auction lots on display all day Thursday and Friday. If you've never attended an auction, this is an opportunity that doesn't require the time and expense of driving to NYC. The offerings will be of high quality and the auction will be conducted in a very professional manner.

Don't miss the Saturday activities! There will be meetings of the specialty clubs, C4, EAC, and NJES on Saturday afternoon. Even if you don't think you're interested in colonial coins, early coppers, or Exonumia, you may want to sit in on a meeting. I have found the members of these specialty clubs to be very friendly and willing to share their knowledge. If you have an unusual item that you would like help identifying or appraising, some of the country's top experts will be in attendance and eager to help a beginner.

What about the kids? Bring the youngsters on Saturday at 10 AM and they will be educated and entertained by Larry Gentile and his Young Numismatist program. Each year Larry is an integral part of the GSNA's educational program and our attempt to involve children in the hobby. Lunch for the kids is included and it's all for free.

As you can imagine, there is a lot of "behind the scenes" activity that goes into making a convention of this magnitude run smoothly. If you ever get the urge to "give something back" to your hobby, please see one of the board members and become involved in the GSNA. We have a lot of fun meeting throughout the year and putting this convention together. It's very rewarding to see a successful convention and know that you played a part in making it happen. Check out www.GSNA.org for more information about your organization.

Tom Hyland
Convention Chairman

NEW JERSEY CLUB NOW ON THE INTERNET

The Ocean County Coin Club of Brick, NJ has announced their website went into effect the latter part of January. Individuals interested in information about the club can reach them at: www.occoinclub.org

“The efforts and dedication of YN club member Jay Feldman are sincerely appreciated,” said club president Jim Majoros. A certificate was presented to him at the February 3rd meeting along with a 2004 one ounce silver eagle. “Kim Kiick of the ANA’s Web Development area was the ANA contact individual in setting up this site. She did a great job and without the ANA assistance, we would not have this site,” Majoros added.

“We are real proud of Jay and have been strongly encouraging his participation in the hobby via the ANA Summer Seminar in Colorado Springs, CO, exhibiting, writing articles, and doing ‘show and tells’ at our meetings,” said Majoros.

Individuals can contact the club via its website or by writing OCCC, 65 – 16th Street, Toms River, NJ 08753.

NEW EDITOR FOR NJNJ NEEDED

When I accepted the editorial duties of the New Jersey Numismatic Journal, my job and family situation was far different than it is at the current time. Because of these changes, I will not be able to continue as editor of this publication.

If you are interested in serving as editor of the NJNJ, or are looking to serve the GSNA in any other capacity, please contact Spencer Peck at spencer.peck@gsna.org.

JIM MAJOROS RECEIVES HELEN CARMODY-LEBO CITATION

Brick, NJ – From California to New Jersey, Jim Majoros, Ocean County Coin Club President receives congratulations from club member Kari Brower who stood in for ANA Northern California Regional Coordinator Mike Turrini in presenting the “Carmody-Lebo Citation.” Brower, a long-time member of “Women in Numismatics” and author of a number of articles was selected based upon her numismatic friendship of the late Helen Carmody-Lebo.

The citation to Majoros is a personal award of Turrini, who stated his reason for this particular award was based upon what Majoros has done and what he continues to do for the hobby. The official announcement of the award was made at the Fairfield Coin Club and Vallejo Numismatic Society’s annual Christmas party in December by Turrini. Majoros is also an ANA Regional Coordinator for NJ/Metro NY as well as the ANA’s National YN Coordinator.

The Guest of Honor at the affair was Cliff Mishler, who recently retired from Krause Publications. Along with Majoros, Mishler also received the “Carmody-Lebo Citation.”

NEW BOOK ISSUED BY NJES

The New Jersey Exonumia Society (NJES), a collectibles group having members throughout the United States, has completed its catalog of New Jersey Encased Cents. This publication is being offered to its members for \$20 per copy postpaid. The catalog contains over 150 photos, plus a listing of all known encased pennies that were issued from 1901 to the present. The catalog will be offered to other collectors in the near future. Members can contact NJES at 10 – 4th St, Manchester, NJ 08759.

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G.S.N.A. EXHIBITORS WANTED

Come one, come all to the greatest Garden State show of the year! Share in the educational experience to exhibit your favorite numismatic material. Space is limited, please fill out and return the application below. Prizes will be awarded!

Name _____

Category

Address _____

YN

Title of Exhibit _____

☐ Regular

☐ Have Cases

☐ Cases Needed

I, the undersigned, certify that the exhibited material entered in my name belongs solely to me and I agree to accept the judges decision as final. I also understand there is no insurance carried by the club, therefore, the club nor any of it's members shall not be responsible for any loss or damage that may occur to any exhibit, from any cause whatsoever, prior, during and subsequent to the duration of the show. The undersigned expressly releases said officers and members of the G.S.N.A. Club, Inc. from any and all claims for such loss, damage and/or injury.

Signature: _____

Date: _____

Send Application To:

Dennis Berube
325 Madison CT
Brick, NJ 08724

You may contact me at 732-785-0449 in the evenings.
Please return all applications ASAP.

LOSING WHILE GAINING, GAINING WHILE LOSING

Utility theory basics that most dealers do not follow

by Gregory S. Heim

(reprinted with permission from *Coin World*)

In the poker game of seven-card stud, the game begins with each player contributing a small amount of money to the pot known as an *ante*. Then the cards are dealt, the first two face-down and the third face up. If the player determines that their first three cards are of no further value, it is correct to surrender the ante and *fold*. This concept in gaming is known as *losing while gaining*. Even though the net result of the decision was a loss, it was the correct decision because to (improperly) continue would result in a greater loss.

In numismatics, let's say we purchase an ounce of gold for \$350.00. The price of gold goes down to \$275.00 an ounce and someone AT THAT TIME offers us \$300.00 an ounce. Even though we are losing \$50.00, we are gaining \$25.00 because we are being offered \$25.00 more than the item is worth.

A corollary to losing while gaining is the following saying "if a person has not made any mistakes then they have not purchased enough coins." Let us say that a mistake was made in purchasing a coin. A buyer offers a seller what a coin is actually worth, but it is less than the seller paid. To not sell the coin is foolish. The seller does not have an inherent right to make money on every transaction. In this case, I hear way too many sellers say "well, I am 'in' the coin for \$X." Quite frankly, the amount a seller paid for the coin is a thing of the past. What the coin is worth NOW is what is important. Whether or not the seller made a mistake in purchasing the item is of no consequence to the buyer.

On the other extreme, let's say that we look down on the ground and see a one dollar bill and a five dollar bill. For some inexplicable reason we pick up the one dollar bill. Even though we are technically a dollar richer, we are four dollars poorer because we made the wrong decision. This process is called *gaining while losing*.

The most obvious example of this in numismatics is where someone cherrypicks a coin. For our example let us say that a coin worth \$500.00 was purchased for \$50.00. If the coin would easily sell for \$500.00, then to sell it for less would actually result in a loss because the maximum potential of the transaction is not realized. This is sort of analogous to the fallacious concept of playing with "house money." Please keep in mind

that this example is a bit utilitarian. There are times when you will have to take care of a seller in return for a favor. However, it is strongly advised that caution is taken as to not give up too much of your edge/profit.

The bottom line is this: world-class poker players are successful because they are experts at minimizing their losses and maximizing their gains given various scenarios. Although the buying and selling of coins is a bit less quantitative than a game of poker, many of the same concepts apply. The LONG TERM success of buying and selling of coins has the same roots in utility theory. By realizing mistakes, not taking cherrypicks lightly, and handling other transactions properly buyers and sellers are happy because inventories have a higher turnover rate and in turn stocks get refreshed. No one likes to look at the same coins time after time, month after month, etc. By following this advice along with a solid knowledge base a you have two great keys to success.

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ANA NEWS & VIEWS by ANA Regional Coordinator (NJ & Metro NY Region)

The ANA Course, "Coins in the Classroom" conducted in Orlando, FL in conjunction with the FUN convention in January, was a tremendous success said ANA Educational Director Gail Baker. The course is designed for middle school teachers who received a scholarship to attend. Another is scheduled for this summer during the annual Summer Seminar. They had a full class & already have received applications for the summer course. It would be great if a New Jersey teacher would take advantage of this. Interested teachers should contact the ANA for an application – e-mail ana@money.org. The ANA summer seminar course schedule has been published and is available on line. . . The ANA mid-year "World of Money" show is scheduled for Portland, OR March 26 - 28 and their annual convention is scheduled for Aug 18-22 in Pittsburgh, where I hope I will see a number of GSNA members attend. Coin Club leaders are urged to publicize an "Open House" at one of your meetings in April in recognition of "National Coin Week." This is an excellent time to advertise numismatics to your community. In addition, displays in libraries, banks, schools are also encouraged. . . The new edition of "Discover, The World of Money," is now available for those interested in obtaining copies for club members and libraries, etc. You can order anywhere from 25 to 500 copies, but you pay the postage. Contact the Education Dept at the ANA E-mail: education@money.org. Lastly, if you are not currently an ANA member, don't hesitate to join. It's an organization that keeps the hobby strong with assisting members and clubs. Any questions about the ANA, don't hesitate to contact me at: major@ameri-com.com or call 732-255-6911 or mail to: 65 - 16th St, Toms River, NJ 08753

SOME SAD NEWS TO REPORT

Sean Dolan, 18, the youngest son of GSNA member Frank Dolan died tragically on March 21. He is survived by his parents, a brother, a sister, and numerous family members. The GSNA and its members would like to express our sincerest condolences to the Dolan family for their loss.

"YN COIN ZONE"

We hope all YN's are checking the ANA YN (Your Newsletter) every week. They contain outstanding articles and quizzes by YN's as well as information about the ANA Summer Seminar including YN Scholarship applications. Those with scholarships, I would like to know so just e-mail me at: major@ameri-com.com. Looks like Jay Feldman and Max Spiegel are attending the ANA seminar again this summer. Both are GSNA members and we know they will enjoy it even more than last year. I'm planning to attend the first week and possibly we can lunch together at the dining hall on the beautiful Colorado College campus. Keep in mind that there will be another great YN program at the GSNA Convention in Somerset, NJ on Saturday, May 15th at 10 am. The convention begins on Thursday, May 13th. Hope to see all GSNA YN's attend and those interested in exhibiting - contact me for information.

QUESTION FOR A PRIZE OF A SOUVENIR CARD OF A TOMS RIVER, NJ NATIONAL BANK NOTE AND 3 UNCIRCULATED FOREIGN BANK NOTES:

What are "Hard Times" Tokens? About what size were they?

Send your replies to: major@ameri-com.com or mail to: Jim Majoros, 65 - 16th St, Toms River, NJ 08753

2004 GSNA SHIRT ORDER FORM

Please order the following:

Quantity	Style	Size	Amount
_____	Short Sleeve Golf	@\$33.00	S - M - L - XL - XXL _____
_____	Long Sleeve	@\$36.00	S - M - L - XL - XXL _____
_____	Please ship via Priority Mail @\$5.00		

Total Enclosed. _____ Make checks payable to GSNA

_____ I will pick up at Convention.

Name. _____

Address: _____

Phone. _____ E-Mail: _____

THE KING'S FIFTH

By Spencer Peck

All precious metals and stones coming from the new world were subject to the Quinto or King's Fifth. The King's Fifth was a tax used to pay for the military and administrative expenses associated with Spain's Empire in the new world. One exclusion to the Quinto had to do with personal jewelry worn by the owner as he or she boarded ship. This exclusion resulted in the practice of passengers bedecking themselves in gold and gemstone encrusted rings, bracelets, buckles, chains and crucifixes to such an extent that many staggered as they climbed the gangplank.

Even so, there was so much evasion of this tax that it has been estimated that Spanish ships returning from the new world usually carried an amount equal to that listed on the ships manifest as smuggled cargo. Smuggling occurred in standard ways such as false bottoms and secret compartments in chests and boxes. It also took on creative forms such as lining the inside of specially numbered water, wine and vinegar barrels with tar impressed with gold coins or gemstones. When the ship arrived in Spain these nondescript articles were removed from the ship and their secret bounty gathered.

But the most creative smuggling technique known to this writer occurred in Havana, Cuba in the 1600's where the treasure Galleons from Cartagena, Puerto Bello and Vera Cruz gathered to refit, provision and organize themselves for the annual flota or convoy to Spain. As the story goes, a king's officer was walking along the quay looking at all the Galleons there gathered. On one, he noticed a spare main anchor lashed to the stern castle. Now it was common practice for ships to carry spare anchors as a defense against being washed up on the reefs or shore during storms; but this anchor was different. It was freshly painted black. No one ever painted anchors and this piqued the interest of the officer. He took out his knife and scraped the anchor, and behold it was made of solid gold.

The captain and officers of this ship had all their property confiscated and were sentenced to ten years in the Mediterranean galleys rowing against the Turks. Note that the life expectancy for galley slaves was three years. Come to the next meeting and you may see some gold from the richest Empire the World has ever known.

GSNA ANA SEMINAR 2004



The Garden State Numismatic Association

in conjunction with the American Numismatic Association

present

The 2004 Seminar Series

including

GRADING US COINS

and

EARLY AMERICAN COPPERS

May 10-11-12, 2004

9AM to 5PM

Somerset, New Jersey

The class will be held at the DoubleTree Hilton, the GSNA Convention Hotel, with rooms available at a GSNA rate of \$79.00 per night. Room reservations may be made by calling: 1-800-222-TREE (8733) and indicating conference code: GSNA.

Tuition is \$400 per student—with discounts available—payable in advance.

Please use the attached registration form to sign up.

Seats are limited and are available on a first-come basis.

GSNA, ANA Club Life Member #17 founded in 1976, is the association of all New Jersey clubs. Full information about the Association, Convention, Facilities and

Seminar is available on the web site: www.gsna.org

If you have any question regarding this seminar, please

contact spencer.peck@gsna.org

or by phone 908-236-2880.

Registration Form on next page

(additional copies can be found at www.gsna.org)



GSNA ANA SEMINAR 2004

REGISTRATION FORM



Check One: ☐ Grading US Coins ☐ Early American Coppers

Name _____

Address _____

City, State, ZIP _____

Daytime Phone _____

e-mail _____

Course Fee (Base Price)..... \$400.00 _____

ANA Member Discount \$-25.00 _____ ANA No _____

GSNA Member Discount..... \$-25.00 _____

Join the ANA (and take discount) .. \$33.00 _____

Join the GSNA (and take discount) \$10.00 _____

Total _____

Method of Payment: ☐ Check ☐ Money Order ☐ Credit Card

If Credit Card, check one: ☐  ☐  ☐ 

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Payment Methods:

1. Phone your registration information to 800-367-9723 (10am to 7pm EST)

2. Fax this form (credit card only) to 719-634-4085.

3. Mail this registration form with payment to:

ANA Education Department

818 North Cascade Avenue

Colorado Springs, CO 80903.

4. Email credit card information to education@money.org (not secure).

If you have a general question regarding this seminar, please contact spencer.peck@gsna.org. If you have a billing question, please contact education@money.org or call 800-367-9723. Thank you.

(web 11/18/03)

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WE WELCOME THESE NEW MEMBERS TO THE GSNA:

R-1565 - Darwin E. Brodt, R-1566 - Ofelia Estevez,
R-1567 – Joseph Rosania

GSNA LEADERSHIP

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First Vice President: Jim Majoros, jim.majoros@gsna.org
Second Vice President: Ray Williams, ray.williams@gsna.org
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Occupation _____

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Sponsored By _____

Individual Membership \$10 Club Membership \$15 Junior (under 18) \$3
Membership Dues MUST accompany this Application. Mail to:
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Applicants for Junior Membership must include date of birth _____

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